



in the Plan as filed.

7. Any Chapter 13 Plan proposed by Debtors must provide for and eliminate the objections specified above in order to be feasible and to provide adequate protection to this objecting Secured Creditor. It is respectfully requested that this Court deny confirmation of the Chapter 13 Plan as proposed by Debtors.

**WHEREFORE**, the undersigned requests as follows:

- (1) That confirmation of the proposed Chapter 13 Plan be denied;
- (2) Debtors be required to modify the Plan to honor the terms and conditions of the Retail Installment Sales Contract, and;
- (3) For such other relief as this Court deems proper.

Toyota Motor Credit Corporation

By: **/s/JOHNIE R. MUNCY**

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#### CERTIFICATE OF SERVICE

I hereby certify that a true copy of the foregoing Objection was served by first class mail postage prepaid or email this 10th day of March, 2016 on all necessary parties including Suzanne E. Wade, Trustee, P.O. Box 1780, Richmond, VA 23218-1780; Richard James Oulton, Counsel for Debtors, 8501 Maryland Drive, Suite 106, Henrico, VA 23294; Clarence Ingram Haywood and Annie Grace Haywood, Debtors, 10204 Doles Drive, Fredericksburg, VA 22407.

**/s/JOHNIE R. MUNCY**

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